

Insurance Requirements

No-Fault insurance must be maintained on all passenger cars and trucks throughout the vehicle's registration period if:

- The owner/operator is a resident;
- The owner/operator is a non-resident who operates a motor vehicle that has been physically present in Utah for 90 days during the preceding 365 days. Under such circumstances, a non-resident owner must maintain no-fault insurance while the vehicle remains in the state; and,
- All motor vehicles, (off-highway vehicles excepted) must maintain owner/operator security (liability coverage) during the registration period.

Note: Motorists must carry proof of insurance and present it to any law enforcement officer upon request.

Insurance Verification

The law requires motorists to carry proof of insurance and present it to any law enforcement officer upon request. In addition, for several years, Utah has compared its motor vehicle registration file with a database of insurance policies written to Utah residents. When the computer program discovers a Utah-registered vehicle does not have a corresponding insurance policy, a letter is sent to the vehicle's registered owner, requiring the owner to provide proof of insurance.

Penalties for failing to insure a vehicle

If the owner of a motor vehicle fails to provide satisfactory proof of insurance after receipt of the letter, that information will be provided to the DMV and state and local law enforcement.

If a person is convicted in a court or found through a Department of Public Safety (DPS) administrative hearing to have been operating a motor vehicle without insurance, the DMV may suspend the uninsured vehicle's registration.

Failure to provide insurance or operator's security is a Class B misdemeanor, for which the fine may not be less than \$400 for a first offense; and \$1,000 for a second and subsequent offense within three years of a previous conviction or bail forfeiture.

If a person is convicted for failure to insure a vehicle, the Utah Department of Public Safety (DPS) is required to suspend the person's driver license. DPS may not renew or issue a driver license to the person until the person gives the agency proof of owner's or operator's security and pays a reinstatement fee. Upon receipt of such proof, DPS also will notify DMV.

Reinstating Registration

To reinstate vehicle registration, the owner must:

- Present evidence of ownership, such as the vehicle's title or registration card;
- Present picture identification;
- Present one of the following as evidence of insurance coverage for the vehicle:
 - a current form SR-22 obtained from a Utah licensed insurance company or agent that shows proof of insurance coverage for the vehicle;
 - a current insurance policy;
 - a current insurance binder;
 - a current insurance declaration; or
 - a current insurance card
- Pay a \$100 reinstatement fee.

Ongoing supervision

The law requires DPS to maintain proof of the person's owner's or operator's security for a three-year period and the insurer must notify DPS if the policy is terminated. If a person who has been convicted under this law terminates his or her insurance, the person must surrender his or her driver license to DPS.

If a person who has canceled the certificate of insurance applies for a driver license within three years from the date that the state originally required proof of owner's or operator's security, DPS is required to obtain proof of owner's or operator's security before reissuing the driver license. DPS must maintain the proof of the security for the remainder of the three-year period.

For information on this program, call 801-297-7780 in the Salt Lake area, or toll-free 1-800-DMV-UTAH (800-368-8824).